

What is claimed is:

- 1 1. A method comprising:
 - 2 a) receiving a request for a financial services account of a plurality of financial
 - 3 services accounts capable of being evidenced by financial services cards,
 - 4 b) accepting a selection of a first sequence of characters from a person making the
 - 5 request,
 - 6 c) selecting a second sequence of characters which identify an entity unrelated to the
 - 7 person,
 - 8 d) combining the first sequence of characters and the second sequence of characters
 - 9 into a cardholder name,
 - 10 e) storing the cardholder name into a database record including an identifier of a
 - 11 financial services account and an available amount,
 - 12 f) accepting a payment for an activation of the financial services account,
 - 13 g) creating a financial services card for the financial services account, the financial
 - 14 services card including the cardholder name,
 - 15 h) providing for delivery of the financial services card to the person,
 - 16 i) activating the financial services account,
 - 17 j) providing an anonymizing capability for the financial services account,
 - 18 k) depositing the payment into a DDA account,
 - 19 l) setting a transaction, between the person and a merchant who accepted the
 - 20 financial services card, out of the DDA account, and
 - 21 m) decreasing the available amount by an amount of the transaction.

1 2. The method of claim 1 wherein at least one of b), c) and d) occur before a).

1 3. The method of claim 1 wherein f) occurs before b)

1 4. The method of claim 1 wherein j) occurs at least at a time prior to any of g), h) i),
2 k), l) and m).

1 5. The method of claim 1 further comprising anonymizing the financial services
2 account by purging identifying information for the person.

6 6. An apparatus comprising:

7 a financial services card including

8 i) an account identifier; and

9 ii) a name, the name having a first part and a second part, the first part being
10 selected by a cardholder of the financial services card, the second part being selected by an issuer
11 of the financial services card, the name representing a cardholder name in which a financial
12 services card account identified by the account identifier is registered.

1 7. The apparatus of claim 6 wherein the financial services card account has a value.

1 8. The apparatus of claim 7 wherein the value is a credit limit.

1 9. The apparatus of claim 7 wherein the value includes a monetary amount at least as
2 great as a backing payment made by the cardholder.

1 10. The apparatus of claim 6 wherein the financial services card account is
2 maintained in a database which contains no record of an actual identity of the cardholder.

1 11. The apparatus of claim 6 wherein the name appears on the financial services card
2 in a human readable form.

1 12. The apparatus of claim 6 wherein the name is contained on a magnetic stripe
2 affixed to the financial services card.

1 13. The apparatus of claim 6 wherein the name is contained in a circuit affixed to the
2 financial services card.

1 14. The apparatus of claim 6 wherein the name is contained on the financial services
2 card in a coded form.

1 15. The apparatus of claim 14 wherein the coded form is a barcode.

1 16. The apparatus of claim 15 wherein the barcode is a two dimensional barcode.

1 17. The apparatus of claim 6 wherein the second part is a proxy for a surname.

1 18. The apparatus of claim 6 wherein the first part includes alphabetic and numeric
2 characters.

1 19. An apparatus comprising:
2 a financial services card including
3 i) an account identifier; and
4 ii) a name, the name having a first part and a second part, the first part being
5 selected by a first party, the second part being selected by a second party different from the first
6 party, neither the first or second party being related to a cardholder who will be provided with
7 the financial services card for the cardholder's use, the name representing a cardholder name in
8 which a financial services card account identified by the account identifier is registered, the
9 financial services card further having an associated billing identifier which will result in a
10 settlement of a charge by the cardholder using the financial services card from an account
11 associated with the first or the second party and the cardholder name neither being a given name
12 nor a stage name of the cardholder.

1 20. An apparatus comprising:
2 a financial services card account including an associated cardholder name, an account
3 limit, a billing address and an expiration indicator, the expiration indicator representing a date on
4 which a financial services account card for the financial services card account will not be usable,
5 the billing address being associated with an issuer of the financial services card, the cardholder
6 name having a first part representing a selection by a cardholder having an actual name and a

7 second part representing a selection by an entity other than the cardholder having an association
8 with the issuer of the financial services account, the second part being usable as a surrogate
9 surname of the cardholder, so that when the cardholder makes a purchase and pays a merchant
10 for the purchase via the financial services card account, the cardholder will use the cardholder
11 name instead of the actual name and a payment for the purchase will be made without identifying
12 the actual name of the cardholder.

1 21. The apparatus of claim 20 further comprising:
2 means for storing records, the records containing information related to the financial
services card account, the means, at a time of the purchase, containing no information capable of
identifying the actual name of the cardholder.

22. The apparatus of claim 20 further comprising:
a database which stores information related to the financial services card account, the
database, at a time of the purchase, containing no indication of an address for the cardholder.

1 23. The apparatus of claim 21 wherein the means for storing contains no indication of
2 an address for the cardholder.

1 24. An apparatus comprising:
2 a database stored on a computer readable media, the database including records
3 associated with a plurality of active financial services card accounts, one of the financial services
4 card account records having a name representing a cardholder for purposes of using the account,

5 the name having a first part selected by the cardholder and a second part selected by a second
6 party unrelated to the cardholder.

1 25. The apparatus of claim 24 further comprising:
2 a pointer associated with an active database record.

1 26. The apparatus of claim 25 wherein the pointer identifies a settlement source.

1 27. The apparatus of claim 25 wherein the pointer identifies a settlement account.

28. The apparatus of claim 27 wherein the settlement account is a DDA account.

29. The apparatus of claim 25 wherein the pointer identifies a billing address.

30. The apparatus of claim 24 wherein the billing address identifies an issuing bank
for a financial services card representing the financial services card account, the card
3 incorporating the first part and the second part.

1 31. The apparatus of claim 24 wherein an active financial services card account is
2 anonymous.

1 32. The apparatus of claim 31 wherein the anonymity is limited.

1 33. The apparatus of claim 31 wherein the anonymity is complete.

1 34. The apparatus of claim 24 wherein the second party is one of an issuer of debit
2 cards, an issuer of credit cards, an issuer of charge cards, an operator of the database, an agent of
3 an issuer, a bank, a savings and loan, a payment card association, an authorized representative of
4 an issuer, a provider of ATM cards, a brokerage, or an entity that makes payment cards available
5 to its customers.

1 35. A method comprising:
2 adding a cardholder name to a financial services card, the cardholder name comprising at
3 least two parts, a first part being an identifier selected by a cardholder who will receive the
4 financial services card and a second part being characters selected by an entity other than the
5 cardholder the first and second parts together substituting for an actual name of the cardholder;
6 and
7 providing the financial services card containing the cardholder name for ultimate delivery
8 to the cardholder.

1 36. The method of claim 35 wherein the adding comprises imprinting the cardholder
2 name in human readable form.

1 37. The method of claim 36 wherein the imprinting comprises rendering the
2 cardholder name in ink on a surface of the card.

1 38. The method of claim 36 wherein the imprinting comprises one of raising or
2 lowering characters relative to a surface of the card.

1 39. A method of administering financial services card accounts comprising:
2 registering a financial services account in a cardholder name, the cardholder name
3 comprising a first part, related to the cardholder, and a second part, identifying a party unrelated
4 to the cardholder.

1 40. The method of claim 39 further comprising anonymizing the financial services
2 account.

1 41. The method of claim 39 further comprising communicating the cardholder name
2 to an issuing bank for the financial services account.

1 42. The method of claim 39 further comprising activating the financial services
2 account.

1 43. The method of claim 42 wherein the activating includes adding a record for the
2 financial services account into a database.

1 44. The method of claim 39 further comprising causing creation of a financial
2 services card having the cardholder name.

1 45. A method comprising the steps performing the functions of:

2 a using step for making a purchase with a financial services card, the financial services

3 card including a cardholder name having a first part selected in a first selecting step by an

4 individual in whose name the financial services card is registered, and a second part selected in a

5 second selecting step, the second part identifying an entity other than the individual.

1 46. The method of claim 45 further comprising, prior to the using step, the first

2 selecting step occurs after the second selecting step.

3 47. The method of claim 45 further comprising, prior to the using step, backing the
4 financial services card for initiating an activation of the financial services card.

5 48. The method of claim 47 wherein the backing step comprises paying for the
6 financial services card using one of a debit card, a charge card, a credit card, electronic money, a
precious metal, or a negotiable instrument.

1 49. A method comprising:

2 selecting a first part of a cardholder name for an account which would appear on a

3 financial services card if a physical card is issued,

4 accepting an unrelated entity's selection of a second part of the cardholder name for the

5 account such that a use of the account will result in a provision of the first part in place of a first

6 name and the second part in place of a surname.

1 50. The method of claim 49 further comprising the step of paying for a purchase
2 using a physical financial services card.

1 51. The method of claim 49 wherein the first part is selected from an actual first
2 name, an e-mail user name, a nickname and a sequence of alphanumeric characters.

1 52. A method comprising:
2 accepting a payment via a financial services card having a cardholder name made up of a
3 first part, selected by a user of the financial services card, and a second part, selected by an entity
unrelated to the user.

53. The method of claim 52 further comprising:
seeking authorization for the payment.

54. The method of claim 52 further comprising:
receiving an authorization code prior to performing the accepting step.

1 55. The method of claim 52 further comprising:
2 providing on-line services in exchange for the payment.

1 56. A transactional method comprising:
2 accepting a payment via a financial services card account having an account number and
3 a cardholder name, the cardholder name including a first part, selected by a user of the financial

4 services card account, and a second part, selected by an entity unrelated to the user without
5 requiring a presentation of a physical card for the financial services card account at about a time
6 when the accepting occurs.

1 57. The method of claim 56 further comprising the step of seeking authorization for a
2 purchase using the account number for the financial services card account.

1 58. A method comprising:
2 tendering payment to a merchant by providing a financial services account number
3 registered in a cardholder name representing a tenderor, the cardholder name made up of a first
4 part, selected by the tenderor, and a second part, selected by an entity unrelated to the tenderor,
5 the second part being present in place of a surname as the surname would appear on a
6 conventional credit card issued to the tenderor.

1 59. The method of claim 58 wherein, at a time at or before tendering step is
2 performed, no physical card has been issued in the cardholder name and provided to the tenderor
3 for the financial services account

1 60. The method of claim 58 wherein the tendering step further comprises presenting a
2 physical card including the financial services account number and the cardholder name.